



UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

**McCABE, WEISBERG & CONWAY, LLC**  
By: Andrew M. Lubin, Esq. (Atty.  
I.D.#AL0814)  
**216 Haddon Avenue, Suite 201**  
**Westmont, NJ 08108**  
**856-858-7080**

Attorneys for Movant: The Huntington National  
Bank

IN re:

Theresa Celestine  
Eric Celestine  
Debtors

Order Filed on March 18, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-17135-VFP  
Chapter: 13  
Judge: Vincent F. Papalia  
Hearing Date: March 17, 2022  
Time: 10:00 a.m.

Recommended Local Form

Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**

**DATED: March 18, 2022**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Applicant: The Huntington National Bank  
Applicant's Counsel: Andrew M. Lubin, Esq.  
Property Involved ("Collateral") 2018 Honda Accord Sedan bearing VIN #  
1HGCV2F37JA035482

Relief Sought:  Motion for relief from the automatic stay  
 Motion to dismiss  
 Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that the Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months, from September 10, 2021 to February 10, 2022
- The Debtor is overdue for 6 payments at \$396.95 per month.
- Applicant acknowledges receipt of funds in the amount of \$2,381.70 received after the motion was filed.

Total Arrearages Due: \$0.00

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on March 10, 2022, regular monthly payment shall continue to be made in the amount of \$396.95.
- The amount of \$0.00 shall be capitalized in the debtor's Chapter 13 plan. The creditor's allowed secured claim shall be amended to include the capitalized post-petition payments listed in this Order to the Proof of Claim as filed. As a result of such capitalization, the Standing Chapter 13 Trustee shall adjust her records accordingly and make revised disbursements.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Immediate payment: The Huntington National Bank  
5555 Cleveland Avenue GW4W25  
Columbus, OH 43231
- Regular monthly payment: Same as above
- Monthly cure payment: Same as above

4. In the event of Default:

- If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification

specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. In the event the Debtor converts his/her case to a Chapter 11, the terms of the Order shall remain in full force and effect. In the event that the Debtor converts his/her case to a Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of conversion. Failure to cure the arrears shall constitute an event of default under this Order and Movant may certify default as set forth in paragraph 4 of this order.

6. Award of Attorneys' Fees:

The Applicant is awarded attorney fees of \$500.00 and costs of \$188.00.

The fees and costs are payable:

through the Chapter 13 plan.

In re:  
Eric Celestine  
Theresa Celestine  
Debtors

Case No. 21-17135-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 18, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Russell L. Low	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 18, 2022

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Total Noticed: 1

on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 9